

## ABSTRACT OF THE DISCLOSURE

A method, apparatus and computer programs for gathering data from business transactions conducted at a point of sale using a portable memory device, like, a removable USB flash memory drive. A customer gathers a plurality of a transaction and electronic receipt files by connecting the portable memory to a computer at the point of sale. Over a period of time, the customer consolidates the files into a second database. In one embodiment, the vendor reads an identification data of the customer from the portable memory and stores in a first database along with business transaction data. In another embodiment, the vendor searches for the electronic receipt in the portable memory for matching product identifier of a returned product to complete a return transaction. The apparatus comprises a portable memory connector with a connecting means for the customer to attach and detach the portable memory at the point of sale.